



## MONTANA ACADEMY OF FAMILY PHYSICIANS

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January 27, 2015

TO: Senate Business, Labor & Economic Affairs Committee

As president of the Montana Academy of Family Physicians, I am writing in support of SB 149, authorizing Direct Primary Care (DPC) provider plans, establishing that DPC plans are not insurance, and making DPC plans subject to consumer protection laws.

Family physicians across the nation are excited about the possibilities of Direct Primary Care helping patients achieve their medical care and health in an affordable way. Budgeting for health care expenses is a high priority for most of our patients.

DPC allows a patient to sign up for care with a primary care provider just like a membership fee in a gym. Primary care that occurs in the office can be included in that monthly membership fee. Having that known expense helps our patients budget for the little things that might come up, the preventive exams they need, as well as allows the physician to use resources to cover what the patient needs – such as diabetic education, nutrition counseling, exercise prescriptions, weight management, behavioral health, group visits, etc., which thus far have not been covered by traditional insurance policies, and thus rarely accessed by patients. Without the restraints of what insurance will cover, the physicians can treat the patients with what needs to be done to keep them healthy, for a predetermined monthly rate.

DPC can also reinvent the patient-physician relationship around empowering patient participation as they choose to become a member of a Direct Primary Care. Being an active member of your own health care team has been shown to improve health.

We also strongly agree that primary care is not insurance. Insurance is the management of rare and risky events, for which a fee is charged monthly or yearly to cover expenses, if that rare and risky event were to occur. Primary care is not rare and is not risky; it includes common predictable events, for which you don't need insurance, just advanced budgeting. It is like car insurance, for catastrophic events, not for regular oil changes and new tires, for which you should budget.

SB 149 helps bring understanding and regulation of Direct Primary Care to Montana for our patients. It also provides for consumer protection, which we do support. DPC might also become a major solution to our health care crisis, access to care, and ability to retain physicians in rural settings.

Sincerely,

*Janice K. Gomersall MD*

Janice Gomersall, MD  
President